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THE INFLUENCE OF KNOWLEDGE, RELIGIOSITY, AND POCKET MONEY ON STUDENTS' INTEREST FOR SAVING IN SHARIA COMMERCIAL BANKS

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Abstract

This research aims to determine the effect of Knowledge, Religiosity, and Pocket Money on interest for saving in shariah banks. Data collection techniques using questionnaires and using primary data with a population of 503 students from the Faculty of Economics at the State University of Jakarta. The sample selection was done by proportional random sampling technique which resulted 205 samples. Data analysis uses several regression analyses with the help of SPSS. The results showed: (1) Partial knowledge has a positive and significant effect on interest in saving. (2) Partial religiosity does not affect interest in saving. (3) Partial pocket money has a positive and significant effect on interest in saving. (4) Knowledge, religiosity and pocket money simultaneously affect interest in saving.

Keywords: ***Knowledge, Religiosity, Pocket Money, Interest in Saving, Shariah Banks.***

1. INTRODUCTION

Sharia banking is a financial institution that performs its operations in accordance with Islamic principles or in accordance with Islamic law contained in the Qur'an and Hadith. Someone who uses sharia banking is usually to avoid usury or interest, usury itself is something that is understood as something forbidden in Islam. Although there are still many individuals who choose conventional banks, Islamic banks themselves have several things that are different from conventional banks and this makes Islamic banks attractive to the public.

The definition of usury (*riba*) itself is a delayed payment or payment later. *Riba* or usury is forbidden in the Qur'an has existed in the days of ignorance, namely the existence of *riba nasi'ah* or additions to assets through delays in payments. In the book of the Qur'an and in accordance with the Sunnah of the Prophet, usury (*riba*) is one of the major sins that is forbidden by Allah in whatever it form, type, and name it is given (Sula 2004).

In the regulation of Law No. 21 of 2008 concerning Sharia Banking, Sharia Bank or Islamic Bank are banks that carry out business activities based on sharia principles, or Islamic legal principles regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance (*'adl wa tawazun*), benefit (*maslahah*), universalism (*alamiyah*), and does not contain *gharar*, *masyir*, usury (*riba*), injustice and unlawful objects. Islamic banks are unique in fulfilling sharia principles to become their own existence in banking. By using sharia principles this is a strength and good governance can be realized in Islamic banks (www.ojk.go.id).

In 2017 the Indonesian financial industry recorded a growth of 26,97% in Islamic finance due to an increase in public awareness. Then also over the last 5 years the Indonesian Islamic financial services sector has developed in a better direction. The value of Indonesia's Islamic financial assets (excluding sharia share capitalization) has reached Rp. 1133.71 trillion or around US$ 83,68 billion (Khairuzzaman 2016). Then in 2018, there was an increase in the CAR ratio of Islamic Commercial Banks (*BUS*) by 248 bps (yoy) to 20.39%. Along with the increasing resilience of Islamic banking, the intermediation function of Islamic banking is running well (OJK, 2018). In 2019, there was an increase in the CAR ratio of Islamic Commercial Banks (BUS) by 20 bps (yoy) to 20.59%. Then, Disbursed Financing (*PYD*) and Third Party Funds (*DPK*) grew by 10.89% (yoy) and 11.94% (yoy), so that the growth of Islamic banking assets during the period was 9.93% (yoy). Total assets, PYD, and DPK of Islamic banking reached Rp538.32 trillion, Rp 365.13 trillion, and Rp 425.29 trillion at the end of 2019 (OJK 2019).

Interest in saving is influenced by several factors. According to research by Khairunnisa and Cahyono (2020) the knowledge variable has a positive and significant relationship with the interest in saving in Islamic banks, the higher the public's knowledge about Islamic banking, the higher the interest in saving money in Islamic banks. However, in contrast to the research conducted by Waterbury (2018) knowledge variable shows implicit attitude (related to knowledge) has a low influence but has a significant contribution to interest in saving in Islamic banks. As in Middle Eastern countries where Islamic banks have a high level of desire, while in European countries where Islamic beliefs are not adopted, there is less interest in saving in sharia banks.

According to Harhap (2016) there is a positive and significant influence in religion/religiosity on interest in saving in Islamic banks. The influential factor in saving in Islamic banks is the religious factor, because in the Islamic element a person chooses to save in Islamic banks in accordance with Islamic principles which are based on religion. However, in contrast to the research conducted by Munthe (2020) conclude that the religious variable did not have a significant effect on Islamic savings or interest in saving in Sharia banks.

Meanwhile, Mulyana and Kamal (2013) investigate several factors that influence the interest in saving STEI (High School of Islamic Economics) SEBI students at SEBI Islamic Bank, one of which is the influence of pocket money. In contrast to other research studies conducted by Rahel, Kandowangko, and Lasut (2020) that lifestyle (in giving pocket money) does not have a positive effect on saving interest in Sociology students, Faculty of Social and Political Sciences, Sam Ratulangi University.

2. THEORITICAL BASIS

2.1. Saving Interest

According to Darmadi (2018) interest is something that is important in doing good things, for from a psychological point of view, interest also not only encourage a person's behavior, but also encourages people to do something and causes the person to pay attention and volunteer himself in the activity.

2.2. Knowledge and Religiosity

According to Poedjawijatna (2005) defines knowledge can be obtained because of experience or which is directly related to the senses. There is also spiritual knowledge, namely knowledge that is permanent or absolute, such as knowing cause and effect, relationships, goodness, virtues and others about things that are solely for His God. Furthermore, Sofanudin (2020) defines religiosity as the state, understanding, and obedience of a person in a religion that he believes in the form of experience of values, rules, and obligations in order to live life according to religious advice

While according to Vhalery and Leksono (2019) defines pocket money as additional money given by parents for educational purposes and daily needs. Usually pocket money is given regularly, can be given by weekly, monthly, or yearly.

2.3. Knowledge of Saving Interests

According to Darmawan et al. (2019), knowledge has a significant positive effect on interest in saving. Knowledge of customers regarding the products offered by Islamic banks is different from conventional banks. This customer knowledge is an attraction for saving in Islamic banks because it is in accordance with Islamic law. Further, according to Shahriyal (2019) interest in saving is influenced by knowledge and sharia banking also conducts socialization of the products and services offered to increase customer interest in saving. Because public knowledge is highly demanded by Islamic banking circles to always make breakthroughs to increase customer interest in saving.

H1: The Effect of Knowledge on Interest in Saving

2.4. Religiosity toward Saving Interests

This is in line with one of the factors that influence the emergence of interest, namely encouragement from within the individual (Shaleh & Wahab 2004). Therefore, an attitude of religiosity that encourages someone to carry out religious orders will cause interest in a person, one of which is an interest in saving in Islamic banks.

According to research Putri et al. (2019) to measure the extent to which a person's level of religiosity in managing his finances in Islamic banking in accordance with Islamic law, there must be a level of religiosity within oneself. Because the higher a person's level of religiosity, the higher the interest in saving someone in a bank that is in accordance with Islamic law. Hence, the religiosity arises in a person to encourage doing religious teachings that are in accordance with Islam.

H2: The Effect of Religiosity on Saving Interests

2.5. Pocket Money toward Saving Interests

According to Mahdzan and Tabiani (2013) the higher the individual receiving money, the higher the effort made to gain an understanding of the use of money through financial knowledge. It can be interpreted, that each individual (student) who is given pocket money in the high category can meet all their needs, and students who have pocket money in the high category will be easy for them to set aside the pocket money for savings.

According to Wulandari and Susanti (2019) in their research pocket money earned by students from parent, scholarships, or the results of their work received every month. Similar to the previous research above, if students have pocket money that is included in the high

category, it is easier to manage it, it has fulfilled all their needs and the remaining money can be saved to a financial institution.

H3: The Effect of Pocket Money on Saving Interests

2.6. Knowledge, Religiosity and Pocket Money on Saving Interests

According to research by Ramadhani, Susyanti, and Khoirul (2019) with the variables of religiosity and knowledge have a positive and significant influence on the interest in saving students in Islamic banks. Religiosity exist into the aspect of every individual with religion. While the variable knowledge of individual aspects but more directed to the knowledge obtained from formal education or experience about Islamic banks. Because if individuals have in-depth knowledge of Islamic banks, they are likely to have a higher interest in saving in Sharia banks.

Knowledge and religiosity are factors that influence students to save in Islamic banks. Knowledge and religiosity previously obtained from students can increase interest in saving. Where knowledge is obtained from various sources, while religiosity itself is a person's belief in what is he believed (Nugraheni and Widyani, 2020)

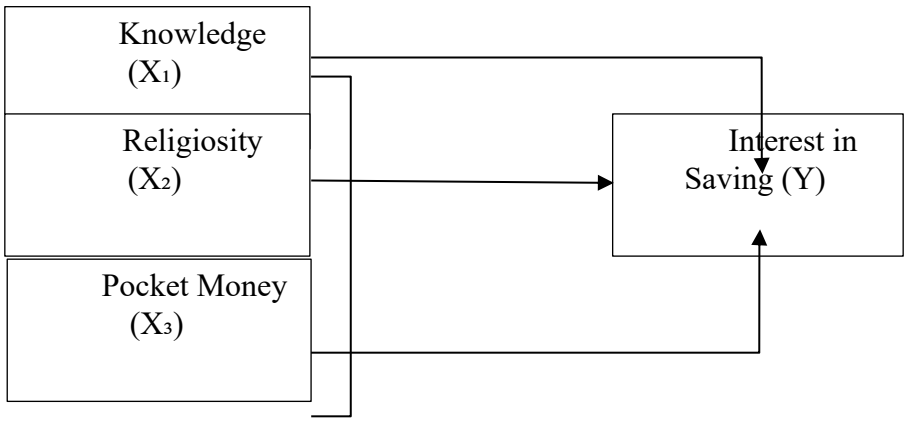
Knowledge and pocket money are also factors in influencing students to save. Knowledge of banks must be known to have an interest in saving, and also the pocket money obtained when it is more than sufficient for students' consumption, they have the desire to save (Rudzali et al., 2020)

H4: The Effect of Knowledge, Religiosity and Pocket Money on Saving Interests

3. RESEARCH METHOD

This study uses quantitative methods. The technique used in conducting this research is to use primary data, the data is collected through a questionnaire that has been tested, then the questionnaire is distributed to respondents using Google Forms with questions related to each indicator in the questionnaire. The population that will be used is all students of the Faculty of Economics, State University of Jakarta totaling 503 people. By using proportional random sampling method, 205 students were obtained.

The relationship between the independent and dependent variables can be illustrated in the following constellation diagram:



Source: Processed by the Author (2021)

Figure 1 Relationship Between Independent and Dependent Variables

4. RESULT AND DISCUSSION

4.1. Result Research

Table 1 Descriptive Statistics

Descriptive Statistics								
	N	Range	Minimum	Maximum	Sum	mean	Std. Deviation	Variance
Saving Interest	205	26	49	75	13060	63.71	5.391	29.061
Knowledge	205	24	71	95	17238	84.09	4.976	24.757
religiosity	205	24	51	75	13362	65.18	4.816	23.198
Pocket money	205	24	41	65	10915	53.24	4.953	24.528
Valid N (listwise)	205							

Source: SPSS v.26 output

From table 1 above, there are 205 samples, namely students of the Faculty of Economics, State University of Jakarta 2017 and it can be seen descriptive statistics of interest in saving, knowledge, religiosity and pocket money. Based on the table above, interest in saving obtained a minimum value of 49, a maximum value of 75 and mean of 63.71. In knowledge, the minimum score is 71, the maximum value is 95 and mean of 84.09. For religiosity, the minimum score is 51, the maximum value is 75, and mean of 65.18. In pocket money, the minimum value is 41, the maximum value is 65 and the mean value is 53.24.

Test Multiple regression was performed after the data were normally distributed. This test aims to predict the value of the dependent variable if there is an increase or decrease in the value of the independent variable. The following are the results of multiple linear regression in this study:

Table 2 Multiple Linear Regression Test

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.775	6,605		1.026	.306
	Knowledge	.450	.067	.415	6.692	.000
	Religiosity	.109	.068	.098	1,601	.111
	Pocket money	.225	.068	.207	3.288	.001
a. Dependent Variable: Saving Interest						

Source: SPSS v.26 output

Based on the data in table 2 above, the following multiple linear regression equation is obtained:

$$Y' = 6.775 + 0.450x_1 + 0.109x_2 + 0.225x_3$$

Hence, it can be concluded that if knowledge, religiosity and pocket money, the value is zero (0) or does not increase or decrease, then the interest in saving is worth 6.775. The value of Knowledge on Interest in Saving is 0.450, the value of Religiosity on Interest in Saving is 0.109, the value of pocket money for Interest in Saving is 0.225. It means that if knowledge, religiosity and pocket money have increased by one point, then knowledge, religiosity and pocket money have increased by one, meaning that there is a positive influence on each variable with interest in saving.

4.1.1. Simultaneous Regression Coefficient Test (T Test)

To determine the effect of each independent variable on the dependent variable, namely knowledge, religiosity and pocket money on interest in saving, then the regression coefficient was tested by t test. This hypothesis testing is carried out with the criteria if $t_{statistic} > t_{table}$ and the significance value of the t-test < 0.05, it can be said that the independent variable affects the dependent variable. Below is a table of the results of the t-test calculation using SPSS 26 as follows:

Table 3 Partial Regression Coefficient Test (T Test)

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.775	6,605		1.026	.306
	Knowledge	.450	.067	.415	6.692	.000
	Religiosity	.109	.068	.098	1,601	.111
	Pocket money	.225	.068	.207	3.288	.001

a. Dependent Variable: Saving Interest

Source: SPSS v.26 output

Knowledge Coefficient, based on the output above $t_{statistic}$ for knowledge has a value of 6.692, while the t table can be searched in the statistical table with a significance of 0.05/2 = 0.25 (two-tailed test) with df = (n-k-1) or df = 205-2-1 = 203 obtained t table of 1.972. Then the value of t statistic is (6,692) > (1,972) and a significance of 0.000 < 0.05. So, it can be concluded that knowledge partially has a positive and significant effect on interest in saving.

Religiosity Coefficient, based on the above output results, $t_{statistic}$ for religiosity it has a value of 1.601, while the t table can be found in the statistical table with a significance of 0.05/2=0.25 (two-tailed test) with df = (n-k-1) or df = 205-2-1 = 203 obtained t table of 1.972. Then the value of t statistic is (1.601) < (1.972) and the significance of 0.111 > 0.05. So, it can be concluded that religiosity has no effect on interest in saving.

Pocket Money Coefficient, based on the above output results, $t_{statistic}$ for pocket money has a value of 3.288, while the t table can be found in the statistical table with a significance of 0.05/2 = 0.25 (two-sided test) with df = (n-k-1) or df = 205-2-1 = 203 obtained t table of 1972. Then the value of t count is (3.288) > (1.972) and a significance of 0.001 < 0.05. So, it can be concluded that pocket money has a positive and significant effect on interest in saving.

Simultaneous Regression (Test F), the F test is used to determine whether there is a simultaneous effect of independent variables on the dependent variable, namely knowledge, religiosity, and pocket money on interest in saving with the criteria if the probability value (p value) is smaller than 0.05 (significance level) and $F_{statistic}$ greater than F_{table} , then it means that there is a simultaneous significant effect of the independent variable on the dependent variable. The following are the results of the F test through SPSS version 26.

Table 4 Simultaneous Regression Coefficient Test (Test F)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1744.187	3	581.396	27.929	.000[b]
	Residual	4184.252	201	20.817		
	Total	5928.439	204			

a. Dependent Variable: Saving Interest
b. Predictors: (Constant), Pocket Money, Religiosity, Knowledge

Source: SPSS v.26 output

Based on the calculations in the table above, it can be seen that $F_{statistic}$ of 27,929 while it can be seen in the statistical table with a significance of 0.05 df 1 (number of variables-1) or 3-1 = 2, and df 2 (n-k-1) or 205-2-1 = 203. The F_{table} was obtained value of 3.04, then in other words it shows that there is a simultaneous significant effect between the variables of knowledge, religiosity, and pocket money on interest in saving because $F_{statistic}$ (27.929) > F_{table} (3.04) and significance (0.000 < 0.05).

Coefficient of Determination was done to see the magnitude of the influence of knowledge, religiosity, and pocket money on interest in saving, it can be seen from the value of the coefficient of determination or R^2 obtained through calculations on SPSS 26 as follows:

Table 5 Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.542a	.294	.284	4,563

a. Predictors: (Constant), Pocket Money, Religiosity, Knowledge
b. Dependent Variable: Saving Interest

Source: SPSS v.26 output

Based on the R square based on the results of the data analysis, it was obtained value of 0.294. Thus, it is known that interest in saving is influenced by knowledge, religiosity, and pocket money by 29.4% while it is influenced by other factors that not examined in this study.

4.2. Discussion

4.2.1. Knowledge toward Saving Interests

Based on the results of the research that has been described above, the results obtained are that there is a positive influence between knowledge and interest in saving. This is evidenced by the Knowledge coefficient value in the regression test of 0.450, which means that if knowledge increases by one point, the interest in saving will increase by 0.450 at a constant of 6.775. In addition, based on the results of the partial significance test or t test, it is obtained $T_{statistic}$ of 6.692, it can be seen that $T_{statistic}$ it is greater than T_{table} 1.972 with a significance level of 0.000 < 0.05 which states that knowledge partially has a positive and significant effect on saving interest.

This is in accordance with research conducted by Citrawati, Prakosa, and Basri (2021) that shows knowledge has a positive and significant effect on interest in saving at BPR Bank Bantul. This is based on the $T_{statistic}$ test results of 2.523 and a significance value of 0.013 < 0.005, so that the hypothesis is accepted by both, with the sample taken in this study as many as 100 respondents. Further, Habibah and Hasanah (2021) shows that knowledge has a positive and significant effect on interest in saving in sharia banks. This is evidenced by the $T_{statistic}$ results of 2.209 (respondents who have saved in Islamic banks) and $T_{statistic}$ value of 11,926 (respondents who have never saved in Islamic banks) with a significance value of both 0.000 which means Ho is rejected. This study uses primary and secondary data sources taken from the population of the Pagar Puding village community, Tebo Ulu district as many as 379 families and the sample who had saved 100 families and for those who never saved 120 families.

Furthermore, another research by Winarti (2021) explained that knowledge has a significant positive effect on interest in saving at BNI Sharia KCP Kuninang. This is evidenced by the $T_{statistic}$ results of 2,988 with a significance level of 0.004, with the population of this study are all customers of BNI Shariah KCP Kuningan with a total population of 750 and the research sample of 78 respondents.

4.2.2. Religiosity toward Saving Interests

Based on the results of the research described above, the results show that there is no influence between religiosity on interest in saving. This is evidenced by the value of the coefficient of religiosity in the regression test of 0.109 which means that if knowledge increases by one point, the interest in saving will increase by 0.109 at a constant of 6.775. In addition, based on the results of the partial significance test or t test, it is obtained $T_{statistic}$ of 1.601, it can be seen that $T_{statistic}$ is smaller than 1.972 with a significance level of 0.111 > 0.05 which states that religiosity has no effect on interest in saving.

This is also in accordance with Cahyono (2020), which shows that the religiosity variable has no effect on interest in saving using Islamic banks. This is evidenced by the $T_{statistic}$ results of 0.655, which means that it is smaller than T_{table} with value of 1.995, which means that Ha is rejected and Ho is accepted. This research uses a sample of 70 respondents whose objects are traders in the Baba'an Baru market in Surabaya.

Further research by Faridah, Hakim, and Sudarwanto (2021) shows that religiosity has no effect on interest in saving in Islamic banks in Highschool (SMA/MA) students at Darul Ulum Islamic Boarding School Jombang. It can be seen from the t-test where the $T_{statistic}$ value of 1.746 < T_{table} 1.98525, so it is states that Ha is rejected and Ho is accepted. The population in this study were 378 of 11th grade students of high school, and the number of samples studied was 100 samples. While the research of Zakaria, Afifudin, and Mawardi

(2020) shows that religiosity has no effect on student interest in saving in Islamic banks. It can be seen that the statistical value of the t test is 0.884 and the t significance is 0.379 > from 0.05. So, this test shows that Ho is accepted and Ha is rejected. The population of all active students of the Faculty of Economics majoring in Accounting of 2016 and 2017 is the Islamic University of Malang and the sample used is 93 respondents.

4.2.3. Pocket Money toward Saving Interests

The results of the research above, namely there is a positive influence between knowledge and interest in saving. This is evidenced by the value of the X1 coefficient in the regression test of 0.225 which means that if knowledge increases by one point, the interest in saving will increase by 0.225 at a constant of 6.775. In addition, based on the results of the partial significance test or t test, it is obtained $T_{statistic}$ of 3.288, it can be seen that $T_{statistic}$ is greater than T_{table} 1.972 with a significance level of 0.001 < 0.05 which states that knowledge partially has a positive and significant effect on saving interest. This is in accordance with research Rudzali et al. (2020) which shows that pocket money has a positive and significant effect on the saving interest of the students of SMP Negeri 3 Sebulu. A significance value of 0.000 < 0.05 means that Ha is accepted and Ho is rejected and the population in this study amounted to 262 students and the sample taken was 158 students.

Furthermore, in line with research by Mulyana and Kamal (2013), that pocket money has an effect on student interest in saving at SEBI Islamic Bank. Judging from the results of the Chi-Square X^2 calculation from pocket money of 9.882 > X^2 Table (0.10) of 3,841, so that it shows the effect on student interest in saving. The population of this study were all students of the 2008-2011 class, which amounted to 535 students, and the sample taken was 85 respondents.

5. CONCLUSION

This study aims to examine how the influence of knowledge, religiosity and pocket money on interest in saving in Islamic commercial banks. Based on the results of the tests and discussions that have been described previously, it can be concluded that knowledge has a positive and significant effect on interest in saving. Meanwhile, religiosity has no effect on interest in saving. In the other hand, Pocket Money has a positive and significant effect on interest in saving. There are several recommendations for further researchers, which are as follows: further research, the discussion is equipped with interest in saving in Islamic banks with other independent variables, the sample selection can be in a larger scope or only in one scope. Furthermore, it is expected that the role of the institutional leader will always carry out intensive socialization in student.

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